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For: System and Method for Accomplishing Two-Factor User Authentication  
Using the Internet

**ABSTRACT OF THE DISCLOSURE**

5 A method of accomplishing two-factor user authentication, comprising providing two  
separate user authentication methods, enabling a user to communicate authentication data for  
both authentication methods to a first web site using the internet, and enabling the  
communication of at least some of the authentication data from the first web site to a second web  
site also using the internet. Both web sites are thus involved in user authentication using the  
10 authentication data.